

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Wayne Maurice Taylor  
Debtor

Case No. 13-04261-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db  
4363169 +Wayne Maurice Taylor, 1305 Glenmont Road, Baltimore, MD 21239-1233  
4363170 +BANK OF AMERICA (correspondence only), 475 CROSSPOINT PKWY, GETZVILLE, NY 14068-1609  
4401941 +BLAKEY, YOST, BUPP & RAUSCH, 17 E MARKET ST, YORK, PA 17401-1205  
4363175 Buckley Madole, P.C., Local Counsel Invoice, P. O. Box 829009, Dallas, Texas 75382-9009  
COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,  
HARRISBURG, PA 17121-0946  
4363176 COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280947,  
HARRISBURG, PA 17128-0947  
4363177 +COURTNEY TAYLOR, 9409 HANNAHS MILL DRIVE, UNIT 304, OWINGS MILLS, MD 21117-6854  
4363179 HUD/FHA, PO BOX 8079, PHILADELPHIA, PA 19101  
4363182 +LENDMARK, 8519 LIBERTY ROAD, RANDALLSTOWN, MD 21133-4834  
4388985 +Lendmark Financial Services Inc, PO Box 336, Randallstown, MD 21133-0336  
4363184 MEMORIAL HOSP BUS OFFICE, 325 S BELMONT ST, PO BOX 15118, YORK, PA 17405-7118  
4363185 +PHELAN HALLINAN LLP, ONE PENN CTR PLAZA, 1617 JFK BLVD STE 1400,  
PHILADELPHIA PA 19103-1814  
4363186 #+SELECT PROPERTY & ASSOCIATES MGT INC, 1000 N PRINCE STREET, LANCASTER, PA 17603-2736  
4363187 +SPRINGETTSBURY TOWNSHIP, 1501 MOUNT ZION ROAD, YORK, PA 17402-9085  
4363190 VW CREDIT INC (Notices Only), PO BOX 829009, DALLAS, TX 75382-9009  
4633961 +Woodcrest Hills Condominium Association, Ansell Grimm & Aaron, PC, 210 Carnegie Center,  
Princeton, New Jersey 08540-6233  
4363192 +YORK CLINIC COMPANY LLC, PO BOX 7870, BELFAST, ME 04915-7800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4411640 +E-mail/Text: bncmail@w-legal.com Oct 09 2018 19:31:38 ALTAIR OH XIII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4391344 EDI: AIS.COM Oct 09 2018 23:18:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
4399666 EDI: AIS.COM Oct 09 2018 23:18:00 American InfoSource LP as agent for, WellSpan Health,  
as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838  
4363168 EDI: BANKAMER.COM Oct 09 2018 23:19:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,  
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410  
4363171 EDI: CAPITALONE.COM Oct 09 2018 23:19:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4363172 +E-mail/Text: dehartstaff@pamd13trustee.com Oct 09 2018 19:31:49 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4363173 +EDI: CHASE.COM Oct 09 2018 23:19:00 CHASE, 800 BROOKSEDGE BLVD,  
WESTERVILLE, OH 43081-2822  
4363174 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Oct 09 2018 19:32:01 COMM OF PA DEPT L&I,  
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152  
4401536 EDI: CAPITALONE.COM Oct 09 2018 23:19:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4363178 +EDI: RMSC.COM Oct 09 2018 23:19:00 GECRB/JC PENNEY BK, PO BOX 103106,  
ROSWELL, GA 30076-9106  
4363180 EDI: IRS.COM Oct 09 2018 23:20:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4472043 E-mail/Text: ktramble@lendmarkfinancial.com Oct 09 2018 19:30:53  
Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014  
4363183 E-mail/Text: support@ljross.com Oct 09 2018 19:31:13 LJ ROSS, PO BOX 6099,  
JACKSON, MI 49204-6099  
4422475 EDI: PRA.COM Oct 09 2018 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4370803 E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 09 2018 19:31:24  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
4363188 EDI: AGFINANCE.COM Oct 09 2018 23:18:00 SPRINGLEAF, 601 NW SECOND STREET,  
EVANSVILLE, IN 47708  
4363189 EDI: VERIZONCOMB.COM Oct 09 2018 23:18:00 VERIZON BANKRUPTCY ADMIN.-EAST, PO BOX 3037,  
BLOOMINGTON, IL 61702-3037  
4397268 +E-mail/Text: vci.bkcy@vwcredit.com Oct 09 2018 19:31:38 VW Credit, Inc.,  
9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
4363191 +EDI: WFFC.COM Oct 09 2018 23:19:00 WELLS FARGO HOME MORTGAGE, ATTN: BANKRUPTCY MAIL,  
MAC# X7801-014, 3476 STATEVIEW BLVD, FORT MILL, SC 29715-7203  
4419680 +EDI: WFFC.COM Oct 09 2018 23:19:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
Fort Mill, SC 29715-7203

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Lendmark Financial Services, Inc., P.O. Box 336, Randallstown, MD 21133-0336  
 4363181\* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
 cr ##+Woodcrest Hills Condominium Association, c/o Herrick Feinstein LLP,  
 Attn: Elysa D. Bergenfeld, Esq., 210 Carnegie Center, Princeton, NJ 08540-6233  
 4632967 ##+DAVID J. BYRNE, ESQUIRE, Ansell Grimm & Aaron, PC, 210 Carnegie Center,  
 Princeton, New Jersey 08540-6233  
 4407229 ##+Woodcrest Hills Condominium Association, c/o Herrick Feinstein LLP, 210 Carnegie Center,  
 Princeton, NJ 08540-6233, Attn: David Byrne, Esq.

TOTALS: 0, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

Andrew L Spivack on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedpne.com  
 Brittany Jan Suttell on behalf of Creditor Lendmark Financial Services, Inc.  
 britjsuttell@bn-lawyers.com  
 Celine P DerKrikorian on behalf of Creditor VW Credit, Inc. ecfmail@mwc-law.com  
 Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
 David J Byrne on behalf of Creditor Woodcrest Hills Condominium Association  
 djb@ansellgrimm.com, rbl@ansellgrimm.com  
 Dorothy L Mott on behalf of Debtor 1 Wayne Maurice Taylor DorieMott@aol.com,  
 KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
 James Warmbrodt on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com  
 Joseph Angelo Dessoie on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedpne.com  
 Joseph P Schalk on behalf of Creditor Wells Fargo Bank, N.A. jschalk@barley.com,  
 sromig@barley.com  
 Kara Katherine Gendron on behalf of Debtor 1 Wayne Maurice Taylor karagendronecf@gmail.com,  
 doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
 Marisa Myers Cohen on behalf of Creditor VW Credit, Inc. Mcohen@mwc-law.com  
 Martin A Mooney on behalf of Creditor VW Credit, Inc. ahight@schillerknapp.com,  
 kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1 **Wayne Maurice Taylor**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-04261-HWV**

Social Security number or ITIN **xxx-xx-7264**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

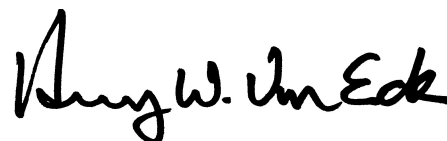
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne Maurice Taylor

October 9, 2018

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**